REMARKS

This paper is responsive to the Non-Final Office Action dated June 29, 2005. Claims 1-24 are pending. In the present Office Action: claims 1, 2 and 16-18 were withdrawn from further consideration; and claims 3-15 and 19-24 were rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent Publication No. 2002/0046064 (hereinafter "Maury"). Applicant has amended claim 22 to correct a minor antecedent basis problem.

Applicant believes that a brief review of Applicant's claimed subject matter may help to move this case toward allowance. As is set forth in Applicant's background, in the insurance industry, rating is a sequence of calculations that translates the level of coverage provided by a particular policy into a dollar amount for the policy's premium. Rating calculations are based on the probability of events occurring. Typically, actuaries define a calculation sequence using statistical methods in census data about a group of individuals, such as all individuals eligible for a specific insurance plan. When taken together, a calculation sequence, variables and factor tables (or tables of adjustments) make up a rating model. An insurance company will typically have a rating model for each line of insurance it offers. Unfortunately, current computational techniques generally require a high level of programming expertise for creation and maintenance of a given rating model. In part, because of this requirement conventional rating systems are often maintained by an information technology department, based on coding requests from actuaries or other business users. Thus, cycle times for preparation of quotes or other rating results, based on a new or revised rating model, can vary from days to weeks. Using conventional approaches, computational times can be substantial even for an existing rating model. As a result, existing approaches are generally inadequate for real-time quotes.

According to various embodiments of the present invention, an actuary-manipulable rating model is defined and transformed into executable form using automated techniques. By allowing business users to define, review and revise rating models using familiar methodologies and constructs (such as factor tables) and by providing an automated facility for transformation of the rating model into an efficient executable form, systems and techniques in accordance with various embodiments of the present invention facilitate rapid deployment and update of insurance product offerings.

As is set forth in Applicant's specification at page 5, lines 2-4, forms suitable for manipulation by business users, for example, actuaries, underwriters, and product managers, etc., are referred to as actuary-manipulable forms, without loss of generality. According to one aspect of the present invention, a calculation base 110 defines variables, adjustments (for example, in the form of factor tables) and calculation sequences appropriate to a given rating model.

With specific reference to Applicant's independent claims 10, 19 and 22, Applicant submits that each of these claims define a rating model to include variables, factor tables and calculation sequences. The factor tables are further defined to have one or more axes bound to respective ones of the variables and the calculation sequences are further defined in terms of steps operative on values of the variables and cells of the factor tables. Moreover, in claims 10 and 22, the rating model is defined as an actuary-manipulable representation of a rating model.

At the outset, Applicant submits that it is not apparent that Maury is even an appropriate prior art reference under 35 U.S.C. §102(e), as the Examiner has not supplied a copy of provisional application serial no. 60/206,007 (hereinafter the "'007 application") to which Maury claims the benefit of the filing date or pointed out where the teachings of Maury are present in the '007 application. Concurrent with the filing of this response, Applicant has submitted an information disclosure statement citing the '007 application. Turning to the rejection of claims 3-15 and 19-24 in view of Maury, Applicant respectively submits that Maury does not define a rating model (or an actuary-manipulable representation of a rating model) that includes variables, factor tables and/or a calculation sequence that is defined in terms of steps operative on values of the variables and cells of the factor tables and, as such, it is essentially irrelevant whether the cited Maury passages have support in the '007 application. In sum, Maury merely describes its rating engine as a proprietary rating engine and is devoid of a description of a rating model utilized by its rating engine and, as such, does not teach or suggest Applicant's claimed subject matter.

More specifically, Maury (paragraph 30) states that rating engine 64 includes a knowledge-based management system (KBMS) module 66 and a KBMS database 68 that reside on rating engine server 48. With reference to Maury paragraph 38, the rating engine 64 is, for example, a proprietary rating engine developed by Agency Management System, Inc. and

Lexitech. To reiterate, Maury is devoid of a description of the Maury rating engine and its functionality. Furthermore, Maury lacks any description of an actuary-manipulable representation of a rating model. In sum, it appears that the rejection of claims 3-15 and 19-24 is based on impermissible hindsight in view of Applicant's own disclosure. For at least the above reasons, independent claims 10, 19 and 22 are allowable over Maury. Furthermore, claims 3-9, 11-15, 20, 21, 23 and 24 are also allowable for at least the reason that they depend upon allowable claims. Additionally, withdrawn claims 1, 2 and 16-18 are also allowable over Maury for most of the reasons set forth above.

In summary, claims 1-24 are in the case. All claims are believed to be allowable over the applied art of record, and a Notice of Allowance to that effect is respectfully solicited. Nonetheless, if any issues remain that could be more efficiently handled by telephone, the Examiner is requested to call the undersigned at the number listed below.

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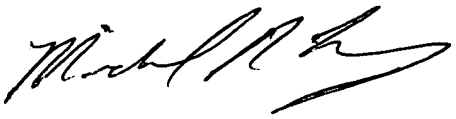

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